

**UNITED STATES BANKRUPTCY COURT
NORTHERN DISTRICT OF ILLINOIS
EASTERN DIVISION**

In re:

RICHARD A OLEKSY

Case No. 08-23484

Debtor(s)

CHAPTER 13 STANDING TRUSTEE'S FINAL REPORT AND ACCOUNT

Tom Vaughn, chapter 13 trustee, submits the following Final Report and Account of the administration of the estate pursuant to 11 U.S.C. § 1302(b)(1). The trustee declares as follows:

- 1) The case was filed on 09/05/2008.
- 2) The plan was confirmed on 11/13/2008.
- 3) The plan was modified by order after confirmation pursuant to 11 U.S.C. § 1329 on 10/07/2010.
- 4) The trustee filed action to remedy default by the debtor in performance under the plan on NA.
- 5) The case was completed on 10/07/2013.
- 6) Number of months from filing to last payment: 61.
- 7) Number of months case was pending: 66.
- 8) Total value of assets abandoned by court order: NA.
- 9) Total value of assets exempted: \$18,850.00.
- 10) Amount of unsecured claims discharged without payment: \$109,515.63.
- 11) All checks distributed by the trustee relating to this case have cleared the bank.

Receipts:

Total paid by or on behalf of the debtor	\$61,808.00
Less amount refunded to debtor	\$0.00

NET RECEIPTS:

\$61,808.00

Expenses of Administration:

Attorney's Fees Paid Through the Plan	\$2,350.00
Court Costs	\$0.00
Trustee Expenses & Compensation	\$3,472.65
Other	\$0.00
TOTAL EXPENSES OF ADMINISTRATION:	\$5,822.65

Attorney fees paid and disclosed by debtor: \$1,150.00

Scheduled Creditors:

Creditor Name	Class	Claim Scheduled	Claim Asserted	Claim Allowed	Principal Paid	Int. Paid
AMERICAN GENERAL FINANCE	Unsecured	2,940.00	2,551.67	2,551.67	829.68	0.00
AMERICASH LOANS LLC	Unsecured	0.00	3,661.08	3,661.08	1,190.77	0.00
BANK ONE/CHASE	Unsecured	5,144.00	NA	NA	0.00	0.00
BENEFICIAL	Unsecured	0.00	NA	NA	0.00	0.00
COOK COUNTY TREASURER	Secured	2,146.00	2,130.84	2,130.84	2,130.84	10.08
COOK COUNTY TREASURER	Unsecured	2,146.00	NA	NA	0.00	0.00
CREDIT FIRST	Unsecured	861.00	909.19	909.19	295.71	0.00
DEVON FINANCIAL SVC	Unsecured	0.00	NA	NA	0.00	0.00
DISCOVER PERSONAL LOAN	Unsecured	0.00	NA	NA	0.00	0.00
EAST BAY FUNDING	Unsecured	357.00	392.75	392.75	127.74	0.00
ECAST SETTLEMENT CORP	Unsecured	913.00	965.65	965.65	314.08	0.00
ECAST SETTLEMENT CORP	Unsecured	NA	7,014.33	7,014.33	2,281.41	0.00
ECAST SETTLEMENT CORP	Unsecured	25,005.00	25,029.72	25,029.72	8,140.92	0.00
ECAST SETTLEMENT CORP	Unsecured	9,047.00	9,285.99	9,285.99	3,020.27	0.00
ECAST SETTLEMENT CORP	Unsecured	6,815.00	6,815.69	6,815.69	2,216.80	0.00
HFC USA	Unsecured	34,244.41	NA	NA	0.00	0.00
HOUSEHOLD BANK	Secured	177,288.90	186,107.23	186,107.23	0.00	0.00
HOUSEHOLD BANK	Secured	45,955.51	44,473.63	44,473.63	0.00	0.00
HOUSEHOLD BANK	Secured	NA	8,766.58	8,549.10	8,549.10	0.00
HOUSEHOLD BANK	Secured	NA	2,012.00	2,012.00	2,012.00	0.00
HSBC AUTO FINANCE	Secured	7,716.90	7,965.16	7,716.90	7,716.90	406.17
HSBC AUTO FINANCE	Unsecured	NA	0.00	248.26	80.75	0.00
HSBC/RHODES FURNITURE	Unsecured	0.00	NA	NA	0.00	0.00
INTERNAL REVENUE SERVICE	Priority	6,009.57	5,383.58	5,383.58	5,383.58	0.00
INTERNAL REVENUE SERVICE	Unsecured	NA	324.62	324.62	105.58	0.00
JPMORGAN CHASE BANK NA	Unsecured	6,805.00	5,208.68	5,208.68	1,694.12	0.00
LVNV FUNDING	Unsecured	6,356.00	6,356.13	6,356.13	2,067.33	0.00
LVNV FUNDING	Unsecured	0.00	6,371.99	6,371.99	2,072.49	0.00
LVNV FUNDING	Unsecured	4,075.00	4,110.96	4,110.96	1,337.09	0.00
LVNV FUNDING	Unsecured	2,706.00	2,808.80	2,808.80	913.56	0.00
PAYDAY LOAN STORE OF IL INC	Unsecured	0.00	NA	NA	0.00	0.00

Scheduled Creditors:

Creditor Name	Class	Claim Scheduled	Claim Asserted	Claim Allowed	Principal Paid	Int. Paid
PRA RECEIVABLES MANAGEMENT	Unsecured	2,774.00	2,774.69	2,774.69	902.47	0.00
PRA RECEIVABLES MANAGEMENT	Unsecured	6,720.00	6,720.70	6,720.70	2,185.91	0.00
UNVL CITI	Unsecured	6,207.00	NA	NA	0.00	0.00
WFFINANCIAL	Unsecured	0.00	NA	NA	0.00	0.00

Summary of Disbursements to Creditors:

	Claim Allowed	Principal Paid	Interest Paid
Secured Payments:			
Mortgage Ongoing	\$230,580.86	\$0.00	\$0.00
Mortgage Arrearage	\$10,561.10	\$10,561.10	\$0.00
Debt Secured by Vehicle	\$7,716.90	\$7,716.90	\$406.17
All Other Secured	\$2,130.84	\$2,130.84	\$10.08
TOTAL SECURED:	\$250,989.70	\$20,408.84	\$416.25
Priority Unsecured Payments:			
Domestic Support Arrearage	\$0.00	\$0.00	\$0.00
Domestic Support Ongoing	\$0.00	\$0.00	\$0.00
All Other Priority	\$5,383.58	\$5,383.58	\$0.00
TOTAL PRIORITY:	\$5,383.58	\$5,383.58	\$0.00
GENERAL UNSECURED PAYMENTS:	\$91,550.90	\$29,776.68	\$0.00

Disbursements:

Expenses of Administration	<u>\$5,822.65</u>
Disbursements to Creditors	<u>\$55,985.35</u>
TOTAL DISBURSEMENTS :	<u>\$61,808.00</u>

12) The trustee certifies that, pursuant to Federal Rule of Bankruptcy Procedure 5009, the estate has been fully administered, the foregoing summary is true and complete, and all administrative matters for which the trustee is responsible have been completed. The trustee requests a final decree be entered that discharges the trustee and grants such other relief as may be just and proper.

Dated: 02/27/2014

By: /s/ Tom Vaughn

Trustee

STATEMENT: This Unified Form is associated with an open bankruptcy case, therefore, Paperwork Reduction Act exemption 5 C.F.R. § 1320.4(a)(2) applies.